



STATE OF WASHINGTON  
**GAMBLING COMMISSION**

*“Protect the Public by Ensuring that Gambling is Legal and Honest”*

March 19, 2018

Bo Zarach  
Bally Technologies  
6601 S. Bermuda Rd.  
Las Vegas, NV 89119

RE: Three Card Baccarat

Dear Ms. Zarach,

Thank you for requesting approval to market the card game “Three Card Baccarat” to Washington State commercial card rooms and Tribal casinos. Based on our review of the documentation we received from Bally Technologies, the Washington State Gambling Commission will approve the game under the conditions listed below:

**Commercial Card Rooms**

- The game shall be played and operated under the terms and conditions set forth under the “Three Card Baccarat – Rules of Play” you provided and is enclosed.
- Commercial card room operators seeking to operate this game must first submit their internal controls and receive approval from the Commission prior to implementing.
- Manufacturers and distributors of graphic layouts and/or any other equipment associated with the game must be licensed by the state prior to the sale of the equipment.

**Tribal Casinos**

- The game shall be played and operated under the terms and conditions set forth under the “Three Card Baccarat – Rules of Play” you provided and is enclosed.
- Each Tribal Gaming Operation must request and obtain approval from their respective Tribal Gaming Agencies (TGA).
- Before TGA allows your game to operate, they will seek concurrence from our agency as well.



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- In addition to your approved rules, the Tribal submission to us must include all supplemental information required by Tribal-State Compact Appendix A, Section 18.
- Manufacturers and distributors of graphic layouts and/or any other equipment associated with the game must be certified by the state and licensed by the Tribe prior to the sale of the equipment.

Any modifications to the games may affect this approval. If you have any questions on commercial implementation, please contact Brian Lane at (509) 886-6231. If you have any questions on Tribal implementation, please contact Kelly Main at (206) 423-4260.

Thank you for your cooperation and willingness to comply with the gambling laws of Washington State.

Sincerely,



Tina Griffin  
Assistant Director  
Licensing, Regulation and Enforcement Division

Enclosure

cc: Cathy Harvey, Special Agent in Charge, Tribal Gaming Unit  
Brian Lane, Special Agent, Regulation Unit  
Kelly Main, Special Agent Supervisor, Tribal Gaming Unit  
File



## **RULES OF PLAY:**

- *Operators cannot allow wagering limits to exceed the authorized limits set out in WAC 230-15-040 and WAC 230-15-140.*
- *Three Card Baccarat is a standard Mini-Baccarat game but with an optional Dragon Bonus, 3 Kings and Tie wagers. All rules pertaining to Mini-Baccarat as posted on the WSGC's website remain the same except as noted in these rules of play. Side bets among players are prohibited.*
- *Players are limited to wagering on a maximum of four games. Card room operators are required to post on the layout or on a placard at the table that players are limited to wagering on a maximum of four games.*
- *Additional Bally Technology equipment can be used on this game. This equipment will be the i-Deal with software Mico32 v3.3.027 or higher, CardRec v4.0.018 or higher and RNG v1.002.004 or higher.*
- *If the below game is to be hand dealt using a dealing shoe, dealers will shuffle according to house procedures. The dealer then follows the house dealing procedures. The dealer must comply with WAC 230-15-465. If any automatic shuffle machine is used in conjunction with this game, it must be a WSGC approved model, manufactured by a WSGC licensed manufacture.*

## **OVERVIEW**

Three Card Baccarat features head-to-head play against the dealer and three optional bonus wagers—Dragon Bonus, 3 Kings, and Tie.

Players and the dealer each receive three cards. Players win if their hand has a higher point total than the dealer's hand. Scoring is the same as in standard mini-baccarat: Aces count as one, 2-9 count as their face value and 10-value cards count as zero. In the event the total exceeds 10 points, you eliminate the 10-column. For example, if the player has 10-4-8, it counts as two points.

Tie-breaker: If the player and dealer have identical point totals, the winner is determined by who has more face cards. Example: If the player has 8-K-J (eight points) and the dealer has 2-5-A, the player wins.

Note: 10s are not face cards; only Jacks, Queens and Kings are.

While point total dictate the higher hand, there is one exception. A hand consisting of three kings is the highest-ranking hand. A hand consisting of three face cards (Jacks, Queens or Kings, in any combination) is the second highest.

The full ranking of hands is below

## RANKING OF HANDS

Three Kings  
Three face cards

9 points with two face cards  
9 points with one face card  
9 points with zero face cards

8 points with two face cards  
8 points with one face card  
8 points with zero face cards

7 points with two face cards  
7 points with one face card  
7 points with zero face cards

6 points with two face cards  
6 points with one face card  
6 points with zero face cards

5 points with two face cards  
5 points with one face card  
5 points with zero face cards

4 points with two face cards  
4 points with one face card  
4 points with zero face cards

3 points with two face cards  
3 points with one face card  
3 points with zero face cards

2 points with two face cards  
2 points with one face card  
2 points with zero face cards

1 point with two face cards  
1 point with one face card  
1 point with zero face cards

0 points with two face cards  
0 points with one face card  
0 points with zero face cards

## **RECOMMENDED DEALING PROCEDURES**

1. Set the i-Deal shuffler to Three Card Poker or Three Card Baccarat. Contact your Scientific Games service technician for assistance.
2. To begin the game, players must make a bet vs. the dealer.
3. Players may also make the Dragon Bonus, Three Kings Bonus and tie wagers.
4. The shuffler will dispense sets of three cards. Working from left to right, the dealer gives each player and himself a set of three starting cards.
5. Players make no decisions.
6. The dealer reveals their cards.
7. If players have a higher-ranked hand than the dealer, they win even money (minus a 5% commission).
8. If players have a lower-ranked hand than the dealer, they lose.
9. Ties (based on hand rank, not just on points) push.
10. Dealers will reconcile action from right to left.

### **Bonus Bets**

**Three Kings:** This bet wins if the player has an 8 or higher. The higher the hand, the higher the pay.

**Tie:** This bet wins if the player and dealer have the same number of points. The tie bet pays higher odds if the player and dealer have the same number of points and the same number of face cards (a true tie). The highest payout occurs when the player and dealer have a three-card copy.

**Dragon Bonus:** Standard mini-baccarat scoring is used to resolve the Dragon Bonus. This wager wins if the player's three-card hand beats the dealer's three-card hand by a total of 5 points or higher. The higher the winning difference, the higher the payout.



**PAYTABLE**

King's Bonus		Tie		Dragon Bonus	
Three Kings	50 to 1	3 Card Copy	50 to 1	Win by 10*	50 to 1
Three Face Cards	25 to 1	Point+Face Tie	10 to 1	Win by 9	20 to 1
Any 9	3 to 1	Point Tie	7 to 1	Win by 8	10 to 1
Any 8	2 to 1			Win by 7	5 to 1
				Win by 6	3 to 1
				Win by 5	1 to 1
House edge:	4.3%	House edge:	5.3%	RTP	4.25%

\*Three face cards vs. Dealer 0



Shuffle  
GAMES

7	6	5
4	3	2
1	2	3

Hand	Banker	Player
1	1	2
2	2	3
3	3	4
4	4	5
5	5	6
6	6	7
7	7	8
8	8	9
9	9	10

7

Bonus

TTE

6

Bonus

TTE

5

Bonus

TTE

3

Bonus

TTE

2

Bonus

TTE

1

Bonus

TTE